

HELP (Hostile Environment Liability Protection)

What is HELP?

HELP is a liability insurance product written through Lloyd's that covers your clients worldwide and fills in the gaps of their existing liability policies. The coverage is intended for companies working, traveling or providing security in hostile areas with high political risk, which could lead to dangerous situations for employees and clients of the company. HELP provides:



- Insurance that is written and issued through Vibe Syndicate at Lloyds. They provide specialist coverage that is designed to respond to incidents that occur anywhere in the world. They also have over 18 years of experience insuring operations in conflict zones worldwide.
- Risk mitigation services like contractual review, employee screening and situational training. These services are fully/co-funded from a panel of HELP experts or an expert of your clients choosing.
- 24/7 crisis management and emergency response from the international law firm Holman Fenwick and Willan LLP. They have extensive experience and competence in handling incidents in hostile areas worldwide.

Crisis Management and Emergency Response

Holman Fenwick and Willan were able to successfully assist a HELP client avoid long term detainment of security personnel in a complex African territory. Their immediate response was critical to the outcome of the situation, and this service is provided for all HELP policyholders. Immediate response is needed for situations as simple as licensing matters in certain international jurisdictions and even a large operations in-house services may not be able to provide that.

